IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<u>Serial No.</u>: 10/553,360 <u>Confirm. No.</u>: 3655

Filed: 10/14/2005 Examiner: Monfeldt, Sarah M

Inventor: Christopher B. Davies et al. Art Unit: 3692

<u>Title</u>: Payment Apparatus and Method <u>Attorney</u>

<u>Docket No.</u>: IPU 1954-004

RESPONSE ACCOMPANYING REQUEST FOR CONTINUED EXAMINATION

In response to the final Office Action mailed April 23, 2008, the applicant files a Request for Continued Examination and requests entry of this response to the prior rejections.

A LISTING OF CLAIMS begins on page 2 and REMARKS begin on page 11.

Two new dependent claims are presented and the small entity fee for two additional excess total claims is paid herewith.